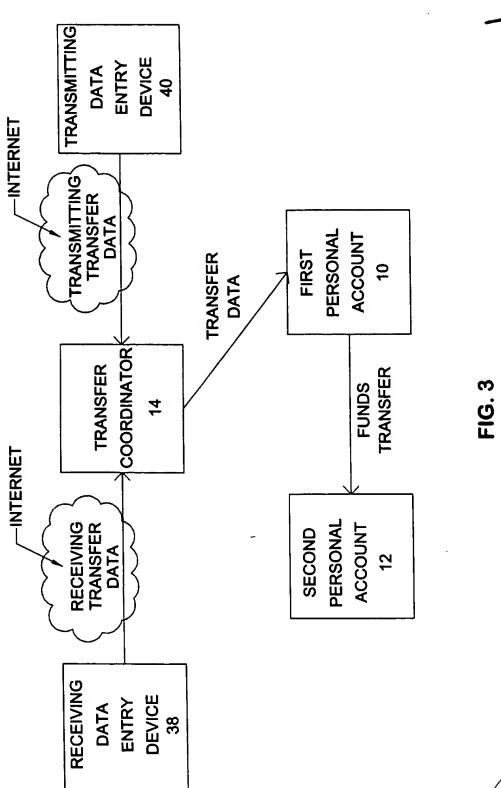


FIG. 2









stem and Method for Transfer of Funds Between Individ

